

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Paul Casher
Nylene M. Casher
Debtors

Case No. 22-01601-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Aug 22, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James Paul Casher, Nylene M. Casher, 193 Sunset Circle, Tioga, PA 16946-9761
5492109	+ Bath Credit Services, 12 Liberty Street, Bath, NY 14810-1507
5499959	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Michael J. Clark, Esq., One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2025 18:42:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Aug 22 2025 18:36:00	Wilmington Trust, National Association, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
5492110	+ Email/Text: bankruptcy@bsifinancial.com	Aug 22 2025 18:36:00	BSI Financial Services, 314 South Franklin Street, Titusville, PA 16354-2146
5492111	Email/Text: ebnnotifications@creditacceptance.com	Aug 22 2025 18:36:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034-8316
5646475	+ Email/Text: gocadle@cadleco.com	Aug 22 2025 18:36:00	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
5646476	+ Email/Text: gocadle@cadleco.com	Aug 22 2025 18:36:00	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444, Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
5492112	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 22 2025 18:36:00	Credit Collection Services, 725 Canton Street, PO Box 607, Norwood, MA 02062-0607
5492113	+ Email/Text: bankruptcy@sccompanies.com	Aug 22 2025 18:36:00	Dr. Leonard's, PO Box 7823, Edison, NJ 08818-7823
5492114	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 22 2025 18:36:00	Jefferson Capital Systems, LLC, 16 Mcleland Road, PO Box 7999, Saint Cloud, MN 56302-9617
5492490	Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2025 18:42:40	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5495302	+ Email/Text: camanagement@mtb.com	Aug 22 2025 18:36:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5496655	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 22 2025 18:42:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5492115	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 22 2025 18:42:35	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001

5492116	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2025 18:36:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, PO Box 939069, San Diego, CA 92193-9069
5494501	Email/PDF: cbp@omf.com	Aug 22 2025 18:42:39	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5492117	Email/PDF: cbp@omf.com	Aug 22 2025 18:42:40	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
5502241	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2025 18:42:40	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5492118	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2025 18:42:45	PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067
5492915	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2025 18:42:35	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5492119	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2025 18:42:35	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5492120	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 22 2025 18:36:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5492153	^ MEBN	Aug 22 2025 18:34:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5503524	Email/Text: BNCnotices@dcmservices.com	Aug 22 2025 18:36:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5503525	Email/Text: BNCnotices@dcmservices.com	Aug 22 2025 18:36:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
5504961	^ MEBN	Aug 22 2025 18:33:46	Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Statebridge Company, LLC, 6061 S. Willow Drive, Greenwood Village, CO 80111-5140
5734972	+ Email/Text: RASEBN@raslg.com	Aug 22 2025 18:36:00	Wilmington Trust, National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
5646477	*+	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
5500943	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-4
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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Michael J Clark	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III pabk@logs.com
Michelle McGowan	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 mimcgowan@raslg.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Nylene M. Casher pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 James Paul Casher pmurphy@dplglaw.com kgreene@dplglaw.com
Robert Shearer	on behalf of Creditor Wilmington Trust National Association rshearer@raslg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

James Paul Casher

Debtor 1

Nylene M. Casher

Debtor 2

**Jack N. Zaharopoulos
Chapter 13 Trustee**

vs.

Movant(s)

**James Paul Casher
Nylene M. Casher**

Respondent(s)

Chapter: 13

Case No.: 4:22-bk-01601-MJC

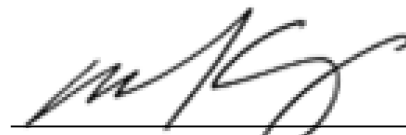
ORDER DISMISSING CASE FOR FAILURE TO COMPLY WITH ORDER

Upon consideration of the Trustee's Certificate of Default, Doc. 45, certifying that a Stipulation was not filed, pursuant to Order entered July 29, 2025, Doc. 44 ("Order"), in respect to the Trustee's Motion to Dismiss Case for Material Default, Doc. 42, and Debtors failing to comply with the Order,

IT IS ORDERED that the above-captioned case of the Debtors be and it hereby is **DISMISSED**.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: August 22, 2025